United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 19-00429-HWV David V. Carraway Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Oct 04, 2021 Form ID: 309A Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:

Recip ID	Recipient Name and Address
db	+ David V. Carraway, 823 Main Street, Delta, PA 17314-8945
aty	+ Craig S. Sharnetzka, CGA Law Firm, 135 North George Street, York, PA 17401-1132
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadephia, PA 19106-1541
tr	++ STEVEN M CARR, 119 EAST MARKET STREET, YORK PA 17401-1221 address filed with court:, Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401
cr	+ Delta Borough, P.O. Box 278, Delta, PA 17314-0278
cr	+ Selene Finance as servicer for Atlantica, LLC, c/o Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
5157324	+ Delta Borough, c/o CGA Law, 135 North George Street, York, PA 17401-1132
5224183	+ Delta Borough Municipal Authority, 101 College Avenue, PO Box 278, Delta, PA 17314-0278
5173034	+ Delta Borough Municipal Authority, 202 College Avenue, PO Box 278, Delta, PA 17314-0278
5157326	+ JP Jensen Management Services LC, Assignee of Franklin Square Hospita, PO Box 6414, Columbia, MD 21045-6414
5157327	+ Laelia LLC, c/o Stern and Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5157328	+ Massanutten Shenandoah Villas, PO Box 1227, Harrisonburg, VA 22803-1227
5157329	+ Proximal Collection Services, 501 Fairmount Blvd., Suite 103, Towson, MD 21286-5462
5157330	+ Pulmonary & Critical Care Assoc, 515 Fairmount Ave #500, Towson, MD 21286-8502
5159451	+ Pulmonary and Critical Care Assoc of Baltimore, 501 Fairmount Avenue, Suite 103, Towson, MD 21286-5462

TOTAL: 15

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: mikecaumesq@comcast.net	Date/Time	Recipient Name and Address
uty	Ziman real intectations que contensante	Oct 04 2021 18:57:00	Michael R Caum, PO Box 272, Shrewsbury, PA 17361
tr	EDI: BSMCARR	Oct 04 2021 22:58:00	Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Oct 04 2021 18:57:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5184850	+ Email/Text: bkteam@selenefinance.com	Oct 04 2021 18:57:00	Atlantica, LLC, c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
5157325	+ Email/Text: mstover@gercls.com	Oct 04 2021 18:57:00	Great Eastern Resorts Corporation, PO Box 6006, Charlottesville, VA 22906-6006
5157949	+ EDI: RECOVERYCORP.COM	Oct 04 2021 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5173035	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 04 2021 18:57:00	Peco, PO Box 13439, Philadelphia, PA 19101-3439

TOTAL: 7

BYPASSED RECIPIENTS

District/off: 0314-1 User: AutoDocke Page 2 of 2
Date Rcvd: Oct 04, 2021 Form ID: 309A Total Noticed: 21

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

r *+ Delta Borough Municipal Authority, 101 College Ave., P.O. Box 278, Delta, PA 17314-0278

cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2021 at the address(es) listed below:

Name Email Address

Craig S. Sharnetzka

on behalf of Creditor Delta Borough csharnetzka@cgalaw.com

tlocondro@cgalaw.com; scomegna@cgalaw.com; rminello@cgalaw.com; kbrayboy@cgalaw.com; t48835@notify.bestcase.com, the control of the control

Craig S. Sharnetzka

on behalf of Creditor Delta Borough Municipal Authority csharnetzka@cgalaw.com

tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Limosa LLC bkgroup@kmllawgroup.com

Michael R Caum

on behalf of Debtor 1 David V. Carraway mikecaumesq@comcast.net

Steven M. Carr (Trustee)

stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:						
Debtor 1:	David V. Carraway	Social Security number or ITIN: xxx-xx-5956	xxx-xx-5956			
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:				
United States Ba	ankruptcy Court: Middle District of Pennsylvania	Date case filed in chapter: 13 1/31	/19			
Case number:	1:19-bk-00429-HWV	Date case converted to chapter: 7 10/4	/21			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David V. Carraway	
2.	All other names used in the last 8 years		
3.	Address	823 Main Street Delta, PA 17314	
4.	Debtor's attorney Name and address	Michael R Caum PO Box 272 Shrewsbury, PA 17361	Contact phone 717 227-8039 Email: mikecaumesq@comcast.net
5.	Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: stevecarr8@comcast.net

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office

address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.

Ronald Reagan Federal Building 228 Walnut St, Rm 320
Documents in this case may be filed at this Harrisburg, PA 17101–1737

Hours open:

Monday - Friday 9:00 AM to 4:00

Contact phone (717) 901-2800

Date: 10/4/21

Location:

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

November 3, 2021 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

341 meeting will be held telephonically, refer to the call-in instructions.

Filing deadline: 1/2/22

Valid photo identification and proof of social security number are required

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion:
- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer uscourts gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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